

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Reece Christopher Hardison
Lisa Marie Hinton Hardison
Debtors

Case No. 19-00245-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocket

Page 1 of 3

Date Rcvd: Apr 18, 2024

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Reece Christopher Hardison, P O Box 594, New Oxford, PA 17350-0594 |
| jdb | #+ Lisa Marie Hinton Hardison, P O Box 594, New Oxford, PA 17350-0594 |
| 5152612 | Bayview Loan Servicing, LLC, P O Box 650091, Dallas, TX 75265-0091 |
| 5152613 | + Credit Bureau of York, 33 S. Duke Steet, York, PA 17401-1485 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| cr | + Email/Text: blegal@phfa.org | Apr 18 2024 18:47:00 | Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206 |
| 5178208 | + EDI: LCIBAYLN | Apr 18 2024 22:41:00 | Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839 |
| 5157345 | Email/PDF: resurgentbknotifications@resurgent.com | Apr 18 2024 18:49:32 | CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5154977 | EDI: CAPITALONE.COM | Apr 18 2024 22:41:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 5368057 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 18 2024 18:46:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839 |
| 5368056 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 18 2024 18:46:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839 |
| 5152614 | + Email/PDF: pa_dc_claims@navient.com | Apr 18 2024 18:49:29 | Department of Ed/Navient, 123 Justison Street, 3rd, Wilmington, DE 19801-5360 |
| 5152615 | + Email/Text: bknotice@ercbpo.com | Apr 18 2024 18:47:00 | Enhanced Recovery Company, P O Box 57547, Jacksonville, FL 32241-7547 |
| 5152616 | ^ MEBN | Apr 18 2024 18:42:07 | KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 5152617 | + Email/Text: bankruptcydpt@mcmcg.com | Apr 18 2024 18:47:00 | Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710 |
| 5510108 | Email/Text: nsm_bk_notices@mrcooper.com | Apr 18 2024 18:46:00 | Nationstar Mortgage LLC, RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741 |

| | | | |
|---------|---|----------------------|---|
| 5510109 | Email/Text: nsm_bk_notices@mrcooper.com | Apr 18 2024 18:46:00 | Nationstar Mortgage LLC, RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, RightPath Servicing |
| 5609102 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 18 2024 18:46:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094 |
| 5609103 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 18 2024 18:46:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261, Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Rushmore Servicing 75261-9094 |
| 5183454 | EDI: MAXMSAIDV | Apr 18 2024 22:41:00 | Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635 |
| 5223738 | Email/Text: blegal@phfa.org | Apr 18 2024 18:47:00 | PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105 |
| 5152619 | EDI: PRA.COM | Apr 18 2024 22:41:00 | Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502 |
| 5180347 | EDI: PRA.COM | Apr 18 2024 22:41:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 5152872 | + EDI: PRA.COM | Apr 18 2024 22:41:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5152618 | Email/Text: blegal@phfa.org | Apr 18 2024 18:47:00 | Pennsylvania Housing Finance Agency, P O Box 15206, Harrisburg, PA 17105-5206 |
| 5157332 | Email/PDF: resurgentbknotifications@resurgent.com | Apr 18 2024 18:49:38 | Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5152620 | Email/PDF: RACBANKRUPTCY@BBANDT.COM | Apr 18 2024 18:49:45 | Regional Acceptance Corp., P O Box 580075, Charlotte, NC 28258-0075 |
| 5165501 | Email/PDF: RACBANKRUPTCY@BBANDT.COM | Apr 18 2024 18:49:45 | Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847 |
| 5175419 | EDI: AIS.COM | Apr 18 2024 22:41:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |
| 5152621 | + EDI: VERIZONCOMB.COM | Apr 18 2024 22:41:00 | Verizon Wireless, P O Box 650051, Dallas, TX 75265-0051 |
| 5178348 | + Email/Text: bankruptcynotification@wellspan.org | Apr 18 2024 18:46:00 | Wellspan Health, 1001 S George St, York, PA 17403-3676 |

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2024 at the address(es) listed below:

| Name | Email Address |
|----------------------------|---|
| Alyk L Oflazian | on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com |
| Elizabeth Haley Rohrbaugh | on behalf of Debtor 1 Reece Christopher Hardison hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com |
| Elizabeth Haley Rohrbaugh | on behalf of Debtor 2 Lisa Marie Hinton Hardison hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com |
| Jack N Zaharopoulos | TWecf@pamd13trustee.com |
| James Warmbrodt | on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com |
| Janet M. Spears | on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkecfinbox@aldridgepate.com, JSpears@ecf.courtdrive.com |
| Leon P Haller | on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com |
| Michael Patrick Farrington | on behalf of Creditor COMMUNITY LOAN SERVICING LLC mfarrington@kmlawgroup.com |
| Michael Patrick Farrington | on behalf of Creditor NATIONSTAR MORTGAGE LLC mfarrington@kmlawgroup.com |
| Michael Patrick Farrington | on behalf of Creditor BAYVIEW LOAN SERVICING LLC mfarrington@kmlawgroup.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 11

Information to identify the case:Debtor 1 Reece Christopher Hardison

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7198

EIN -- --

Debtor 2 Lisa Marie Hinton Hardison

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2453

EIN -- --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00245-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Reece Christopher Hardison

Lisa Marie Hinton Hardison

By the
court:4/18/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.